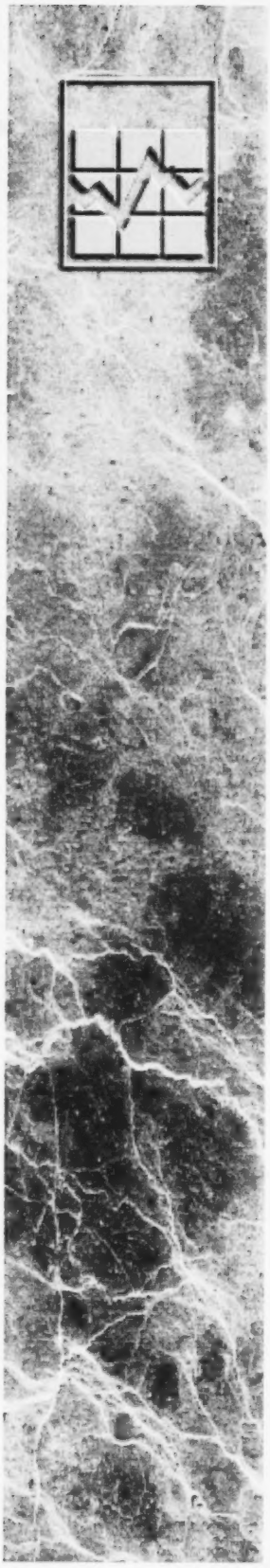

Income Statistics Division

13F0026MIE - 01001

Survey of Financial Security
Interview Questionnaire

Prepared by:
Gabriella Martello

January 2001

Statistics Canada Statistique Canada

Canada

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Statistics Canada
Income Statistics Division

Survey of Financial Security
Interview Questionnaire

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Executive Summary

The Survey of Financial Security (SFS) was conducted during May and June of 1999. The information was collected by personal interview, using a paper questionnaire. Introductory material was sent to the respondent prior to the first contact by the interviewer.

Approximately 23,000 dwellings were selected for the sample, most using the Labour Force Survey frame. The high-income sample was drawn from geographic areas with a larger concentration of high-income households.

The survey collected the following type of information: (1) general demographic information on all members of the family, (2) more detailed information on the education, employment, income, etc., on those family members 15 years of age and older, and, (3) asset and debt information on the family as a whole.

This document briefly describes the Survey of Financial Security and presents the questionnaire used for the interview.

For more information about the survey see: *Survey of Financial Security: Update* (13F0026MIE99006) available on the Statistics Canada website (***www.statcan.ca***). Go to Products and Services and then Downloadable research papers (free).

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SURVEY OF FINANCIAL SECURITY....17

Acronyms used in this report

CPP	Canada Pension Plan
CTB	Child Tax Benefit
DPSP	Deferred Profit Sharing Plan
ESOP	Employee Stock Ownership Plan
GIC	Guaranteed Investment Certificate
GIS	Guaranteed Income Supplement
GST	Goods and Services Tax
HBP	Home Buyers' Plan
HST	Harmonized Sales Tax
LIF	Life Income Fund
LIRA	Locked-in Retirement Account
LFS	Labour Force Survey
LRIF	Locked-in Retirement Income Fund
OAS	Old Age Security
OHOSP	Ontario Home Ownership Savings Plan
POWA	Program for Older Worker Adjustment
QPP	Quebec Pension Plan
QST	Quebec Sales Tax
RESP	Registered Education Savings Plan
RPP	Registered (employer-sponsored) Pension Plan
RRIF	Registered Retirement Income Fund
RRSP	Registered Retirement Savings Plan
SA	Social Assistance
SPA	Spouse Allowance
SFS	Survey of Financial Security
TAGS	The Atlantic Groundfish Strategy

1. Introduction

The Survey of Financial Security (SFS) was conducted during May and June of 1999. The information was collected by personal interview, using a paper questionnaire. Introductory material including an introductory letter and a brochure detailing the importance of the survey was sent to the respondent prior to the first contact by the interviewer. The respondent was then contacted by telephone for an appointment. Questions were read from the questionnaire and the respondent was encouraged to use bills and other material to provide a more accurate response. The average interview lasted approximately 50 minutes. In order to reduce response burden, the respondents had the option of authorizing linkage with the tax file for their income data.

This research paper presents the content of the Survey of Financial Security and the questionnaire used for the interview

2. Importance of the 1999 Survey of Financial Security

The Survey of Financial Security will provide information on the net worth (wealth) of Canadian families, that is, the value of their assets less their debts. This information was last collected in the 1984 Survey of Consumer Finances.

Although income and expenditure data provide an indication of current consumption and ability to purchase goods and services, they provide little information on the long-term ability of families to sustain themselves. This can only be assessed with a more complete picture of their financial situation; a critical part of this picture is net worth.

Wealth is one measure of a family's financial security. It provides a reserve for future consumption, whether for major purchases such as a vehicle, home, or education, or for regular living expenses during retirement. The Survey of Financial Security uses the following simple definition for wealth:

wealth (net worth) = total assets - total debts

All assets (such as savings, investments, property, vehicles, business equity and other assets) and all debts (such as mortgages, outstanding credit, loans - including student loans - and any other debt owed) are included. The net worth, assets less debts, will represent the family's wealth.

In addition to assets and debts, family income is an important consideration in the analysis of accumulated wealth. Although one year of income is not necessarily representative of the long-term income stream available to the family, income from the previous year will be used as a basis for examining the dynamics of income and wealth.

3. Survey Objectives

The main objectives of the survey are to:

1) provide a description of the types of assets and debts held by Canadian individuals and families;

2) determine the manner in which wealth is distributed among the Canadian population;

3) develop a profile of Canadians holding different types of assets and debts;

4) examine the changes in asset and debt holdings over the life-cycle;

5) assess the future consumption capabilities of Canadians and their potential financial vulnerability, particularly if facing unforeseen events such as a reduction in income;

6) assess the extent to which individuals' current assets will provide them with an income in retirement; and,

7) better understand the relationship between income and wealth.

Information from the survey will help to answer many questions about the financial well-being of Canadians. Whether people are able to save for retirement and to cope with the growing debt from student loans are just two examples.

4. Survey methodology

- **Timing of the survey**

  Collection for the Survey of Financial Security took place in May and June of 1999.

- **Voluntary survey**

  Participation in the Survey of Financial Security was voluntary. Statistics Canada obtained the cooperation of respondents by explaining the need for the information and the importance of their participation.

- **Sample size**

  It was neither feasible nor desirable to attach the collection of these data to other surveys conducted by Statistics Canada, even though they shared common elements such as income and employment data. The reason is response burden.

  Therefore, the sample selected for the survey was drawn only from those who had not recently participated in another Statistics Canada survey. Approximately 23,000 dwellings were selected, most from the LFS area frame. Of the 23,000, about 2,000 were selected from geographic areas with a larger concentration of high-income households.

  The sample distribution is outlined in the following table.

Province	Area Sample	High-Income Sample	Total Sample
Newfoundland	939	48	987
Prince Edward Island	469	26	495
Nova Scotia	1,306	87	1,393
New Brunswick	1,122	67	1,189
Quebec	3,579	333	3,912
Ontario	5,275	609	5,884
Manitoba	1,514	95	1,609
Saskatchewan	1,371	68	1,439
Alberta	2,336	256	2,592
British Columbia	3,088	411	3,499
TOTAL	**20,999**	**2,000**	**22,999**

- **Method of data collection**

  Data were collected by personal interviews, although respondents could, if they wished to do so, complete the questionnaire by themselves. Very few respondents chose this option. Interviewers received special training in the collection of this type of information. As well, introductory material was sent to respondents prior to the first contact by the interviewer.

- **Use of administrative data**

  In order to reduce response burden, respondents were given the option of authorizing linkage to their tax file, rather than answering a series of questions on their income. As well, respondents were asked for authorization to use their Canada and/or Quebec Pension Plan (C/QPP) data.

5. What information will be provided by the survey

Net worth (i.e., wealth) information will be calculated for **families** (as a whole) and for **unattached individuals**.

The concept used is the **economic family**, defined as the group of individuals sharing a common dwelling and related by blood, marriage, common-law union or adoption. Unattached individuals are persons living alone or with persons to whom they are not related.

The question of who within the family has actual ownership of assets and debts, who has responsibility for the payment of debts and who benefits from the accumulation of wealth can be very complex. For this reason, wealth data will be produced for the family rather than individuals within a family.

Information will be provided on the:

- demographic characteristics of all members of the family;
- socio-cultural characteristics, employment, income and employer pension plan participation of all family members 15 years and over;
- assets, debts and selected ongoing expenses of the family as a whole.

6. How to read the questionnaire

Text:

- **Bolded text** indicates text that is to be read to the respondent by the interviewer.

- *Italicized text* is meant to provide information to the interviewer or examples and/or prompts for the respondent.

- Regular text denotes the responses; they can be read to the respondent, but this was not required.

Headers:

Headers are noted at the top of each new section, or new subject matter area, so that the interviewer and respondent both are aware of a new line of questioning.

7. The Interview

The Survey of Financial Security contains the following modules:

Section	Section Name	Major Components
Individual information for all family members		
A	Family Composition	• Age • Sex • Marital status • Relationship to reference person • Changes in family composition over the last year
Individual information for all family members age 15 and over		
B	Socio-cultural information	• Citizenship • Immigration status • Mother tongue
C	Activity limitations	• Long-term disabilities or handicaps
D	Education	• Full/part time status • Highest level of education
E	Labour force participation in 1998	• Number of weeks with a job or business in 1998 • Full/part time status
F	Current employment characteristics	• Current job status • Paid worker/self-employed or unpaid worker • Type of business, industry or service • Membership in RPP, RRSP, DPSP
G	Previous employer pension plans	• Length of membership in RPP • Type of business, industry or service
H	Pension plan benefits – in pay	• Currently receiving pension plan benefits
I	Pension splitting following a divorce or separation	• RPP credits split following a divorce or separation
J	Income	• Income from work • Investment income • Income from government sources • Income from pensions, RRSPs, RRIFs • Income tax and other tax form information

Section	Section Name	Major Components
Information collected from the economic family as a whole		
K	Transfer of money between households	• Financial support provided to or received from family members outside the household
L	Behaviours and attitudes	• Use of credit • Payment of debts • Method of financing purchases • Bankruptcy, financial assistance
M	Assets – Principal residence	• Own versus rent • Current property value and purchase price • Mortgage owing
N	Assets	• Other real estate, vehicles • Household contents • Savings and investments (in bank accounts, term deposits, mutual funds, stocks, bonds, RRSPs, RRIFs, RESPs, DPSPs, annuities, etc.) • Other assets
O	Debts	• Amount owing on credit card balances, charge accounts, lines of credit • Loans from financial institutions
P	Student Loans	• Number of loans and type • Amount owing
Q	Businesses	• Equity in business • Type of business
R	Ongoing expenses	• Related to principal residence (rent, mortgage, condominium fees, property taxes, insurance, home fuels, and electricity) • Alimony, child support, child care
S	Vehicle leases	• Vehicle lease payments
T	Life Insurance policies	• Type of insurance, face value, cash value

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Appendix I

Survey of Financial Security

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Income Statistics Division

Survey of Financial Security

Confidential when completed

Collected under the authority of the Statistics Act, Revised Statutes of Canada, 1985, Chapter S19.

Si vous préférez ce questionnaire en français, veuillez cocher ◯

001

PLACE LABEL HERE

If no label is present code questionnaire ID below

Questionnaire ID

		-					-	

002	003	004	005
M	F	L	STAT
		1	

Does more than one family or unattached individual live at this address?
A family is all persons related by blood, marriage, adoption or common-law.

1 ◯ Yes ➔ *Use a separate questionnaire for each family or unattached individual.*

2 ◯ No ➔ *Use only one questionnaire.*

If the address above is not correct, cross out only the incorrect information and enter the required corrections below.

Contact

Telephone Number
006

Area Code

Street
007

City
008

Province
009

Postal Code
010

8-5400-70.1: 1999-02-24 STC/HLD-047-75117

Statistics Canada Statistique Canada

Canada

Enter the person ID, first name and age for each person 15 or older marked in column A8 (pages 2 to 5).

If more than six people 15 or over are marked in column A8 (pages 2 to 5), select the six oldest.

P101 Person ID	P201 Person ID
P102 First Name / P103 Age	P202 First Name / P203 Age

A Family composition

A1. (a) What are the names of all family members who usually live here?
List the reference person first. The reference person is the adult mainly responsible for the financial support of the family. If two or more people share this responsibility, choose one.

(b) Are any other family members staying here temporarily that have no other usual residence?
Add a person only if he/she has no other usual residence.

(c) Are there any other family members who usually live here but are now away at school, in hospital or somewhere else?

A2. What is ...'s date of birth?

A3. Then ... is (years old)?

A4. Enter ...'s sex?

Person ID (Used at top of the page)	Last Name	First Name	Day	Month	Year	Enter age	Mark sex
100 01	101	102	103	104	105	106	107 1 ○ Male 2 ○ Female
200 02	201	202	203	204	205	206	207 1 ○ Male 2 ○ Female
300 03	301	302	303	304	305	306	307 1 ○ Male 2 ○ Female
400 04	401	402	403	404	405	406	407 1 ○ Male 2 ○ Female
500 05	501	502	503	504	505	506	507 1 ○ Male 2 ○ Female
600 06	601	602	603	604	605	606	607 1 ○ Male 2 ○ Female
700 07	701	702	703	704	705	706	707 1 ○ Male 2 ○ Female
800 08	801	802	803	804	805	806	807 1 ○ Male 2 ○ Female

A Family composition

A5. What is ...'s marital status? *Read categories:* 1 Married 2 Living common-law 3 Separated 4 Divorced 5 Widowed 6 Single, never married	A6. What is ...'s relationship to ... *(reference person)*? 01 Reference person 02 Spouse/partner (including same-sex partner) 03 Son or daughter 04 Step-son/daughter or partner's son/daughter 05 Grandchild 06 Son-in-law or daughter-in-law 07 Foster child (under 18 years) 08 Parent 09 Parent-in-law 10 Brother or sister 11 Grandparent 12 Other relative 13 Non-relative	A7. *Ask for all family members except the reference person:* **Since January 1st, 1998, for how many months has ... lived with ...** *(reference person)*?	A8. *Mark all persons aged 15 or over, then go to the bottom of the page.*
Enter code	Enter code	Enter months	Mark persons 15+
108	109	110	111 1 ○ 15+
208	209	210	211 1 ○ 15+
308	309	310	311 1 ○ 15+
408	409	410	411 1 ○ 15+
508	509	510	511 1 ○ 15+
608	609	610	611 1 ○ 15+
708	709	710	711 1 ○ 15+
808	809	810	811 1 ○ 15+

INTERVIEWER CHECK:

Are there more than 8 persons?

Yes → *Continue on the next page (page 4)*

No → *Transcribe the person ID, first name and age of those 15+ to the top of the page, then go to question A9 (page 6)*

A Family composition

A1. (a) What are the names of all family members who usually live here? (b) Are any other family members staying here temporarily that have no other usual residence? (c) Are there any other family members who usually live here but are now away at school, in hospital or somewhere else?	A2. What is ...'s date of birth?	A3. Then ... is (years old)?	A4. Enter ...'s sex?

Person ID (Used at top of the page)	Last Name	First Name	Day	Month	Year	Enter age	Mark sex
900 09	901	902	903	904	905	906	907 1 ○ Male 2 ○ Female
1000 10	1001	1002	1003	1004	1005	1006	1007 1 ○ Male 2 ○ Female
1100 11	1101	1102	1103	1104	1105	1106	1107 1 ○ Male 2 ○ Female
1200 12	1201	1202	1203	1204	1205	1206	1207 1 ○ Male 2 ○ Female
1300 13	1301	1302	1303	1304	1305	1306	1307 1 ○ Male 2 ○ Female
1400 14	1401	1402	1403	1404	1405	1406	1407 1 ○ Male 2 ○ Female
1500 15	1501	1502	1503	1504	1505	1506	1507 1 ○ Male 2 ○ Female
1600 16	1601	1602	1603	1604	1605	1606	1607 1 ○ Male 2 ○ Female

A Family composition

A5. What is ...'s marital status? *Read categories:* 1 Married 2 Living common-law 3 Separated 4 Divorced 5 Widowed 6 Single, never married	A6. What is ...'s relationship to ... *(reference person)*? 01 Reference person 02 Spouse/partner (including same-sex partner) 03 Son or daughter 04 Step-son/daughter or partner's son/daughter 05 Grandchild 06 Son-in-law or daughter-in-law 07 Foster child (under 18 years) 08 Parent 09 Parent-in-law 10 Brother or sister 11 Grandparent 12 Other relative 13 Non-relative	A7. *Ask for all family members except the reference person:* **Since January 1st, 1998, for how many months has ... lived with ... *(reference person)*?**	A8. *Mark all persons aged 15 and over.* *Enter their person ID, first name and age in the boxes at the top of the page.*
Enter code	Enter code	Enter months	Mark persons 15+
908	909	910	911 1 ○ 15+
1008	1009	1010	1011 1 ○ 15+
1108	1109	1110	1111 1 ○ 15+
1208	1209	1210	1211 1 ○ 15+
1308	1309	1310	1311 1 ○ 15+
1408	1409	1410	1411 1 ○ 15+
1508	1509	1510	1511 1 ○ 15+
1608	1609	1610	1611 1 ○ 15+

A Family composition

A9. *INTERVIEWER CHECK:*
How many persons are listed in column A1, pages 2 and 4?

100
1 ◯ *One person (unattached individual)* → ***Go to A10***
2 ◯ *More than one person (economic family)* → ***Go to A15***

A10. At any time since January 1st 1998, were you living with anyone to whom you were related by blood, marriage, adoption or common-law?

101
3 ◯ Yes
4 ◯ No → ***Go to Section B***

A11. How many family members did you live with?

102 ☐☐

A12. *Ask for each other person who lived with the respondent. Mark all that apply.*

What was his/her relationship to you?

103
01 ◯ Spouse/partner (including same-sex partner)
02 ◯ Son or daughter
03 ◯ Step-son/daughter or partner's son/daughter
04 ◯ Grandchild
05 ◯ Son-in-law or daughter-in-law
06 ◯ Foster child (under 18 years)
07 ◯ Parent
08 ◯ Parent-in-law
09 ◯ Brother or sister
10 ◯ Grandparent
11 ◯ Other relative

A13. Why are you no longer living with this/these person(s)?

Mark all that apply.

104
1 ◯ Person(s) died
2 ◯ Person(s) moved to institution
3 ◯ Person(s) left to join/form another household
4 ◯ A separation or divorce
5 ◯ Other - *Specify*

105 ☐

A14. Did this family change make your financial situation better or worse?

106
6 ◯ Better
7 ◯ Worse
8 ◯ No effect

Go to Section B

A Family composition

A15. At any time since January 1st 1998, was ... *(reference person)* **living with anyone else not already listed to whom ...** *(reference person)* **was related by blood, marriage, adoption or common-law?**

107
1 ○ Yes
2 ○ No → ***Go to Section B***

A16. Other than those already listed, how many family members did ... *(reference person)* **live with?**

108 ☐☐

A17. *Ask for each other person who lived with the reference person. Mark all that apply.*

What was his/her relationship to... *(reference person)***?**

109
01 ○ Spouse/partner (including same-sex partner)
02 ○ Son or daughter
03 ○ Step-son/daughter or partner's son/daughter
04 ○ Grandchild
05 ○ Son-in-law or daughter-in-law
06 ○ Foster child (under 18 years)
07 ○ Parent
08 ○ Parent-in-law
09 ○ Brother or sister
10 ○ Grandparent
11 ○ Other relative

A18. Why is ... *(reference person)* **no longer living with this/these person(s)?**

Mark all that apply.

110
1 ○ Person(s) died
2 ○ Person(s) moved to institution
3 ○ Person(s) left to join/form another household
4 ○ A separation or divorce
5 ○ Other - *Specify*

111 ☐

A19. Did this family change make ...'s *(reference person's)* **financial situation better or worse?**

112
6 ○ Better
7 ○ Worse
8 ○ No effect

Go to Section B

B Socio-cultural information

The next few questions are about your citizenship.

B1. Of what country (countries) is ... a citizen?	101 1 ◯ Canada 2 ◯ Other country (countries) ➔ ***Go to B3*** 3 ◯ Canada and other country (countries)	201 1 ◯ Canada 2 ◯ Other country (countries) ➔ ***Go to B3*** 3 ◯ Canada and other country (countries)
B2. Is ... Canadian by birth or by naturalization?	102 4 ◯ By birth ➔ ***Go to B5*** 5 ◯ By naturalization	202 4 ◯ By birth ➔ ***Go to B5*** 5 ◯ By naturalization
B3. Is ... now, or has ... ever been a landed immigrant?	103 6 ◯ Yes 7 ◯ No ➔ ***Go to B5***	203 6 ◯ Yes 7 ◯ No ➔ ***Go to B5***
B4. In what year did ... first become a landed immigrant?	104 1 9 _ _	204 1 9 _ _
B5. What is the language that ... first learned at home in childhood and still understands? *If this person no longer understands the first language learned, indicate the second language learned.*	105 1 ◯ English 2 ◯ French 3 ◯ Both English and French 4 ◯ Other - *Specify* 106	205 1 ◯ English 2 ◯ French 3 ◯ Both English and French 4 ◯ Other - *Specify* 206

301	401	501	601
1 ○ Canada	1 ○ Canada	1 ○ Canada	1 ○ Canada
2 ○ Other country (countries) → ***Go to B3***	2 ○ Other country (countries) → ***Go to B3***	2 ○ Other country (countries) → ***Go to B3***	2 ○ Other country (countries) → ***Go to B3***
3 ○ Canada and other country (countries)	3 ○ Canada and other country (countries)	3 ○ Canada and other country (countries)	3 ○ Canada and other country (countries)
302	**402**	**502**	**602**
4 ○ By birth → ***Go to B5***	4 ○ By birth → ***Go to B5***	4 ○ By birth → ***Go to B5***	4 ○ By birth → ***Go to B5***
5 ○ By naturalization	5 ○ By naturalization	5 ○ By naturalization	5 ○ By naturalization
303	**403**	**503**	**603**
6 ○ Yes	6 ○ Yes	6 ○ Yes	6 ○ Yes
7 ○ No → ***Go to B5***	7 ○ No → ***Go to B5***	7 ○ No → ***Go to B5***	7 ○ No → ***Go to B5***
304	**404**	**504**	**604**
1 9	1 9	1 9	1 9
305	**405**	**505**	**605**
1 ○ English	1 ○ English	1 ○ English	1 ○ English
2 ○ French	2 ○ French	2 ○ French	2 ○ French
3 ○ Both English and French	3 ○ Both English and French	3 ○ Both English and French	3 ○ Both English and French
4 ○ Other - *Specify*	4 ○ Other - *Specify*	4 ○ Other - *Specify*	4 ○ Other - *Specify*
306	**406**	**506**	**606**

C Activity limitations

The next few questions deal with long-term limitations or disabilities. 'Long-term' refers to conditions that have lasted or are expected to last 6 months or more.

C1. Does ... have any long-term disabilities or handicaps?	101 1 ◯ Yes 2 ◯ No	201 1 ◯ Yes 2 ◯ No
C2. Because of a long-term physical or mental condition or a health problem is ... limited in the kind or amount of activity he/she can do:		
(a) at home?	102 3 ◯ Yes, limited 4 ◯ No, not limited	202 3 ◯ Yes, limited 4 ◯ No, not limited
(b) at school or work?	103 5 ◯ Yes, limited 6 ◯ No, not limited 7 ◯ Not applicable	203 5 ◯ Yes, limited 6 ◯ No, not limited 7 ◯ Not applicable
(c) in other activities such as leisure activities, or transportation to and from work?	104 8 ◯ Yes, limited 9 ◯ No, not limited	204 8 ◯ Yes, limited 9 ◯ No, not limited

301	401	501	601
1 ○ Yes	1 ○ Yes	1 ○ Yes	1 ○ Yes
2 ○ No	2 ○ No	2 ○ No	2 ○ No
302	**402**	**502**	**602**
3 ○ Yes, limited	3 ○ Yes, limited	3 ○ Yes, limited	3 ○ Yes, limited
4 ○ No, not limited	4 ○ No, not limited	4 ○ No, not limited	4 ○ No, not limited
303	**403**	**503**	**603**
5 ○ Yes, limited	5 ○ Yes, limited	5 ○ Yes, limited	5 ○ Yes, limited
6 ○ No, not limited	6 ○ No, not limited	6 ○ No, not limited	6 ○ No, not limited
7 ○ Not applicable	7 ○ Not applicable	7 ○ Not applicable	7 ○ Not applicable
304	**404**	**504**	**604**
8 ○ Yes, limited	8 ○ Yes, limited	8 ○ Yes, limited	8 ○ Yes, limited
9 ○ No, not limited	9 ○ No, not limited	9 ○ No, not limited	9 ○ No, not limited

D Education

D1. Has ... attended a school, college or university at any time in the past 6 months?	101 1 ◯ Yes 2 ◯ No → ***Go to D3***	201 1 ◯ Yes 2 ◯ No → ***Go to D3***
D2. Was ... a full or part-time student?	102 3 ◯ Full-time 4 ◯ Part-time	202 3 ◯ Full-time 4 ◯ Part-time
D3. Excluding kindergarten, how many years of elementary and high school has ... successfully completed?	103 99 ◯ No schooling → ***Go to next person/Section E*** or ☐☐ Years *If less than 11 years* → ***Go to D5***	203 99 ◯ No schooling → ***Go to next person/Section E*** or ☐☐ Years *If less than 11 years* → ***Go to D5***
D4. Has ... graduated from high school?	104 1 ◯ Yes 2 ◯ No	204 1 ◯ Yes 2 ◯ No
D5. Has ... ever been enrolled in any post-secondary institution? *For example: university, community college, business school, trade or vocational school, CÉGEP or other post-secondary institution.*	105 3 ◯ Yes 4 ◯ No → ***Go to next person/Section E***	205 3 ◯ Yes 4 ◯ No → ***Go to next person/Section E***
D6. What is the highest certificate, diploma or degree that ... has obtained?	106 01 ◯ No certificate, diploma or degree obtained 02 ◯ Registered apprenticeship 03 ◯ Trade/vocational certificate or diploma 04 ◯ Community college or CÉGEP certificate or diploma 05 ◯ Technical institute diploma or certificate ***Continued on page 14***	206 01 ◯ No certificate, diploma or degree obtained 02 ◯ Registered apprenticeship 03 ◯ Trade/vocational certificate or diploma 04 ◯ Community college or CÉGEP certificate or diploma 05 ◯ Technical institute diploma or certificate ***Continued on page 14***

301	401	501	601
1 ◯ Yes 2 ◯ No → ***Go to D3***	1 ◯ Yes 2 ◯ No → ***Go to D3***	1 ◯ Yes 2 ◯ No → ***Go to D3***	1 ◯ Yes 2 ◯ No → ***Go to D3***
302 3 ◯ Full-time 4 ◯ Part-time	402 3 ◯ Full-time 4 ◯ Part-time	502 3 ◯ Full-time 4 ◯ Part-time	602 3 ◯ Full-time 4 ◯ Part-time
303 99 ◯ No schooling → ***Go to next person/Section E*** or ☐☐ Years *If less than 11 years* → ***Go to D5***	403 99 ◯ No schooling → ***Go to next person/Section E*** or ☐☐ Years *If less than 11 years* → ***Go to D5***	503 99 ◯ No schooling → ***Go to next person/Section E*** or ☐☐ Years *If less than 11 years* → ***Go to D5***	603 99 ◯ No schooling → ***Go to Section E*** or ☐☐ Years *If less than 11 years* → ***Go to D5***
304 1 ◯ Yes 2 ◯ No	404 1 ◯ Yes 2 ◯ No	504 1 ◯ Yes 2 ◯ No	604 1 ◯ Yes 2 ◯ No
305 3 ◯ Yes 4 ◯ No → ***Go to next person/Section E***	405 3 ◯ Yes 4 ◯ No → ***Go to next person/Section E***	505 3 ◯ Yes 4 ◯ No → ***Go to next person/Section E***	605 3 ◯ Yes 4 ◯ No → ***Go to Section E***
306 01 ◯ No certificate, diploma or degree obtained 02 ◯ Registered apprenticeship 03 ◯ Trade/vocational certificate or diploma 04 ◯ Community college or CÉGEP certificate or diploma 05 ◯ Technical institute diploma or certificate ***Continued on page 15***	406 01 ◯ No certificate, diploma or degree obtained 02 ◯ Registered apprenticeship 03 ◯ Trade/vocational certificate or diploma 04 ◯ Community college or CÉGEP certificate or diploma 05 ◯ Technical institute diploma or certificate ***Continued on page 15***	506 01 ◯ No certificate, diploma or degree obtained 02 ◯ Registered apprenticeship 03 ◯ Trade/vocational certificate or diploma 04 ◯ Community college or CÉGEP certificate or diploma 05 ◯ Technical institute diploma or certificate ***Continued on page 15***	606 01 ◯ No certificate, diploma or degree obtained 02 ◯ Registered apprenticeship 03 ◯ Trade/vocational certificate or diploma 04 ◯ Community college or CÉGEP certificate or diploma 05 ◯ Technical institute diploma or certificate ***Continued on page 15***

Question D6 continued

06 ○ Hospital school of nursing or school of radiology certificate or diploma	06 ○ Hospital school of nursing or school of radiology certificate or diploma
07 ○ University diploma or certificate below bachelor's degree	07 ○ University diploma or certificate below bachelor's degree
08 ○ Bachelor's degree (e.g., B.A., B.Sc., B.Ed., B.A.Sc., B.Eng.)	08 ○ Bachelor's degree (e.g., B.A., B.Sc., B.Ed., B.A.Sc., B.Eng.)
09 ○ Professional association diploma/certificate/license in accounting, banking or insurance	09 ○ Professional association diploma/certificate/license in accounting, banking or insurance
10 ○ First professional degree in law (LI.B.); medicine (M.D.); dentistry (D.D.S., D.M.D.); veterinary medicine (D.V.M.); optometry (O.D.)	10 ○ First professional degree in law (LI.B.); medicine (M.D.); dentistry (D.D.S., D.M.D.); veterinary medicine (D.V.M.); optometry (O.D.)
11 ○ University diploma or certificate above bachelor's degree but below master's level	11 ○ University diploma or certificate above bachelor's degree but below master's level
12 ○ Master's degree (e.g., M.A., M.Sc., M.Ed., M.B.A., M.A.Sc., M.Eng., LI.M.)	12 ○ Master's degree (e.g., M.A., M.Sc., M.Ed., M.B.A., M.A.Sc., M.Eng., LI.M.)
13 ○ Doctoral degree (e.g., Ph.D., D.Sc., D.Ed.)	13 ○ Doctoral degree (e.g., Ph.D., D.Sc., D.Ed.)
14 ○ Other - *Specify*	14 ○ Other - *Specify*
107	207

06 ◯ Hospital school of nursing or school of radiology certificate or diploma	06 ◯ Hospital school of nursing or school of radiology certificate or diploma	06 ◯ Hospital school of nursing or school of radiology certificate or diploma	06 ◯ Hospital school of nursing or school of radiology certificate or diploma
07 ◯ University diploma or certificate below bachelor's degree	07 ◯ University diploma or certificate below bachelor's degree	07 ◯ University diploma or certificate below bachelor's degree	07 ◯ University diploma or certificate below bachelor's degree
08 ◯ Bachelor's degree (e.g., B.A., B.Sc., B.Ed., B.A.Sc., B.Eng.)	08 ◯ Bachelor's degree (e.g., B.A., B.Sc., B.Ed., B.A.Sc., B.Eng.)	08 ◯ Bachelor's degree (e.g., B.A., B.Sc., B.Ed., B.A.Sc., B.Eng.)	08 ◯ Bachelor's degree (e.g., B.A., B.Sc., B.Ed., B.A.Sc., B.Eng.)
09 ◯ Professional association diploma/certificate/license in accounting, banking or insurance	09 ◯ Professional association diploma/certificate/license in accounting, banking or insurance	09 ◯ Professional association diploma/certificate/license in accounting, banking or insurance	09 ◯ Professional association diploma/certificate/license in accounting, banking or insurance
10 ◯ First professional degree in law (LI.B.); medicine (M.D.); dentistry (D.D.S., D.M.D.); veterinary medicine (D.V.M.); optometry (O.D.)	10 ◯ First professional degree in law (LI.B.); medicine (M.D.); dentistry (D.D.S., D.M.D.); veterinary medicine (D.V.M.); optometry (O.D.)	10 ◯ First professional degree in law (LI.B.); medicine (M.D.); dentistry (D.D.S., D.M.D.); veterinary medicine (D.V.M.); optometry (O.D.)	10 ◯ First professional degree in law (LI.B.); medicine (M.D.); dentistry (D.D.S., D.M.D.); veterinary medicine (D.V.M.); optometry (O.D.)
11 ◯ University diploma or certificate above bachelor's degree but below master's level	11 ◯ University diploma or certificate above bachelor's degree but below master's level	11 ◯ University diploma or certificate above bachelor's degree but below master's level	11 ◯ University diploma or certificate above bachelor's degree but below master's level
12 ◯ Master's degree (e.g., M.A., M.Sc., M.Ed., M.B.A., M.A.Sc., M.Eng., LI.M.)	12 ◯ Master's degree (e.g., M.A., M.Sc., M.Ed., M.B.A., M.A.Sc., M.Eng., LI.M.)	12 ◯ Master's degree (e.g., M.A., M.Sc., M.Ed., M.B.A., M.A.Sc., M.Eng., LI.M.)	12 ◯ Master's degree (e.g., M.A., M.Sc., M.Ed., M.B.A., M.A.Sc., M.Eng., LI.M.)
13 ◯ Doctoral degree (e.g., Ph.D., D.Sc., D.Ed.)	13 ◯ Doctoral degree (e.g., Ph.D., D.Sc., D.Ed.)	13 ◯ Doctoral degree (e.g., Ph.D., D.Sc., D.Ed.)	13 ◯ Doctoral degree (e.g., Ph.D., D.Sc., D.Ed.)
14 ◯ Other - *Specify*	14 ◯ Other - *Specify*	14 ◯ Other - *Specify*	14 ◯ Other - *Specify*
307	**407**	**507**	**607**

E Labour force participation in 1998

Now I have a few questions about your (and your family's) employment in 1998.

E1. During 1998, how many weeks did ... have a job or business? Include vacation, sick, maternity and paternity leaves.	101 ☐☐ Week(s) *If 00* → ***Go to E4***	201 ☐☐ Week(s) *If 00* → ***Go to E4***
E2. During those weeks, was the work mostly full-time or part-time? Full-time is defined as 30 hours and more per week at all jobs.	102 1 ○ Full-time 2 ○ Part-time	202 1 ○ Full-time 2 ○ Part-time
E3. *INTERVIEWER CHECK:*	103 3 ○ *If E1 is 52 weeks* → ***Go to next person/Section F*** 4 ○ *Otherwise* → ***Go to E4***	203 3 ○ *If E1 is 52 weeks* → ***Go to next person/Section F*** 4 ○ *Otherwise* → ***Go to E4***
E4. During 1998, how many weeks was ... without a job or business and looking for work?	104 ☐☐ Week(s)	204 ☐☐ Week(s)

301	401	501	601
☐☐ Week(s) *If 00* → ***Go to E4***	☐☐ Week(s) *If 00* → ***Go to E4***	☐☐ Week(s) *If 00* → ***Go to E4***	☐☐ Week(s) *If 00* → ***Go to E4***
302 1 ○ Full-time 2 ○ Part-time	402 1 ○ Full-time 2 ○ Part-time	502 1 ○ Full-time 2 ○ Part-time	602 1 ○ Full-time 2 ○ Part-time
303 3 ○ *If E1 is 52 weeks* → ***Go to next person/Section F*** 4 ○ *Otherwise* → ***Go to E4***	403 3 ○ *If E1 is 52 weeks* → ***Go to next person/Section F*** 4 ○ *Otherwise* → ***Go to E4***	503 3 ○ *If E1 is 52 weeks* → ***Go to next person/Section F*** 4 ○ *Otherwise* → ***Go to E4***	603 3 ○ *If E1 is 52 weeks* → ***Go to Section F*** 4 ○ *Otherwise* → ***Go to E4***
304 ☐☐ Week(s)	404 ☐☐ Week(s)	504 ☐☐ Week(s)	604 ☐☐ Week(s)

F Current employment characteristics

Now I have a few questions on your (and your family's) current employment.

F1. **Is ... currently working at a job or business?**	101 1 ◯ Yes → *Go to F3* 2 ◯ No	201 1 ◯ Yes → *Go to F3* 2 ◯ No
F2. **Does ... have a job or business but has been absent or not working?**	102 3 ◯ Yes 4 ◯ No → *Go to next person/Section G*	202 3 ◯ Yes 4 ◯ No → *Go to next person/Section G*
F3. **Does ... have more than one job or business?** *Does not refer to number of clients or contracts.*	103 5 ◯ Yes 6 ◯ No → *Go to F5*	203 5 ◯ Yes 6 ◯ No → *Go to F5*
F4. **The next few questions are about ...'s main job. By main job, I mean the job for which ... works the greatest number of hours per week. If both jobs have equal number of hours, select the job with the highest pay.**		
F5. **In this job or business, is ... a paid worker, self-employed or an unpaid worker?**	104 7 ◯ Paid worker 8 ◯ Self-employed 9 ◯ Unpaid worker → *Go to next person/Section G*	204 7 ◯ Paid worker 8 ◯ Self-employed 9 ◯ Unpaid worker → *Go to next person/Section G*
F6. **What is the name of ...'s employer or business?** *For example, name of business, government department, service, etc.*	105	205
F7. **What kind of business, industry or service is this?** *For example, wheat farm, road maintenance, retail shoe store, secondary school, etc.*	106	206
F8. **What kind of work does ... do?** *For example, medical lab technician, accounting clerk, secondary school teacher, supervisor of data entry unit, food processing labourer, etc.*	107	207

301	401	501	601
1 ◯ Yes → *Go to F3* 2 ◯ No	1 ◯ Yes → *Go to F3* 2 ◯ No	1 ◯ Yes → *Go to F3* 2 ◯ No	1 ◯ Yes → *Go to F3* 2 ◯ No
302 3 ◯ Yes 4 ◯ No → *Go to next person/Section G*	**402** 3 ◯ Yes 4 ◯ No → *Go to next person/Section G*	**502** 3 ◯ Yes 4 ◯ No → *Go to next person/Section G*	**602** 3 ◯ Yes 4 ◯ No → *Go to Section G*
303 5 ◯ Yes 6 ◯ No → *Go to F5*	**403** 5 ◯ Yes 6 ◯ No → *Go to F5*	**503** 5 ◯ Yes 6 ◯ No → *Go to F5*	**603** 5 ◯ Yes 6 ◯ No → *Go to F5*
304 7 ◯ Paid worker 8 ◯ Self-employed 9 ◯ Unpaid worker → *Go to next person/Section G*	**404** 7 ◯ Paid worker 8 ◯ Self-employed 9 ◯ Unpaid worker → *Go to next person/Section G*	**504** 7 ◯ Paid worker 8 ◯ Self-employed 9 ◯ Unpaid worker → *Go to next person/Section G*	**604** 7 ◯ Paid worker 8 ◯ Self-employed 9 ◯ Unpaid worker → *Go to Section G*
305	**405**	**505**	**605**
306	**406**	**506**	**606**
307	**407**	**507**	**607**

F9. At this work what are ...'s most important duties or activities? *For example, analysis of blood samples, verifying invoices, teaching mathematics, organizing work schedules, cleaning vegetables, etc.*	108	208
F10. Does ... usually work 30 hours and more per week at this job?	109 1 ○ Yes 2 ○ No	209 1 ○ Yes 2 ○ No
F11. *INTERVIEWER CHECK:*	110 3 ○ *If F5 is paid worker* ➔ ***Go to F12*** 4 ○ *Otherwise* ➔ ***Go to next person/Section G***	210 3 ○ *If F5 is paid worker* ➔ ***Go to F12*** 4 ○ *Otherwise* ➔ ***Go to next person/Section G***
F12. When did ... first start working for this employer, ignoring any temporary breaks?	111 Month 112 Year 1 9	211 Month 212 Year 1 9
F13. Is ... a union member through this employment?	113 1 ○ Yes ➔ ***Go to F15*** 2 ○ No	213 1 ○ Yes ➔ ***Go to F15*** 2 ○ No
F14. Is ... covered by a union contract or collective agreement?	114 3 ○ Yes 4 ○ No	214 3 ○ Yes 4 ○ No
F15. Through this employment, does ... participate in any of the following: (answer is required to (a),(b) and (c))		
(a) a group RRSP?	115 5 ○ Yes 6 ○ No	215 5 ○ Yes 6 ○ No
(b) a Deferred Profit Sharing Plan *(DPSP)*?	116 7 ○ Yes 8 ○ No	216 7 ○ Yes 8 ○ No
(c) an employer or union sponsored pension plan, other than the Canada or Québec Pension Plan?	117 1 ○ Yes 2 ○ No ➔ ***Go to next person/Section G***	217 1 ○ Yes 2 ○ No ➔ ***Go to next person/Section G***

308	408	508	608
309 1 ◯ Yes 2 ◯ No	409 1 ◯ Yes 2 ◯ No	509 1 ◯ Yes 2 ◯ No	609 1 ◯ Yes 2 ◯ No
310 3 ◯ *If F5 is paid worker* ➔ ***Go to F12*** 4 ◯ *Otherwise* ➔ ***Go to next person/Section G***	410 3 ◯ *If F5 is paid worker* ➔ ***Go to F12*** 4 ◯ *Otherwise* ➔ ***Go to next person/Section G***	510 3 ◯ *If F5 is paid worker* ➔ ***Go to F12*** 4 ◯ *Otherwise* ➔ ***Go to next person/Section G***	610 3 ◯ *If F5 is paid worker* ➔ ***Go to F12*** 4 ◯ *Otherwise* ➔ ***Go to Section G***
311 Month 312 Year 1 9	411 Month 412 Year 1 9	511 Month 512 Year 1 9	611 Month 612 Year 1 9
313 1 ◯ Yes ➔ ***Go to F15*** 2 ◯ No	413 1 ◯ Yes ➔ ***Go to F15*** 2 ◯ No	513 1 ◯ Yes ➔ ***Go to F15*** 2 ◯ No	613 1 ◯ Yes ➔ ***Go to F15*** 2 ◯ No
314 3 ◯ Yes 4 ◯ No	414 3 ◯ Yes 4 ◯ No	514 3 ◯ Yes 4 ◯ No	614 3 ◯ Yes 4 ◯ No
315 5 ◯ Yes 6 ◯ No 316 7 ◯ Yes 8 ◯ No 317 1 ◯ Yes 2 ◯ No ➔ ***Go to next person/Section G***	415 5 ◯ Yes 6 ◯ No 416 7 ◯ Yes 8 ◯ No 417 1 ◯ Yes 2 ◯ No ➔ ***Go to next person/Section G***	515 5 ◯ Yes 6 ◯ No 516 7 ◯ Yes 8 ◯ No 517 1 ◯ Yes 2 ◯ No ➔ ***Go to next person/Section G***	615 5 ◯ Yes 6 ◯ No 616 7 ◯ Yes 8 ◯ No 617 1 ◯ Yes 2 ◯ No ➔ ***Go to Section G***

F16. The following questions will help us to determine the provisions of ...'s pension plan and understand how important these plans are to the financial security of Canadians.

(a) What is the name of ...'s employer pension plan?

118

218

(b) What is the registration number of this plan?
(Box 50 on ...'s T4 slip.)

119

219

(c) How much did ... contribute to this plan in 1998?
(Box 20 on ...'s T4 slip.)
Report dollars only, not cents.

120 $

220 $

(d) What was ...'s pension adjustment in 1998?
(Box 52 on ...'s T4 slip.)
Report dollars only, not cents.

121 $

221 $

(e) For how many years and months has ... been a member of that plan?

Include
- **all time in this plan, even if with a previous employer;**
- **time that was bought back.**

Exclude
- **periods not covered by the plan (e.g., maternity leave not bought back, temporary layoff, etc.).**

This information might be available in the annual statement provided by the pension plan.

122 Number of years	123 Number of months

222 Number of years	223 Number of months

F17. Has a part of this pension been, or will it be, split with a former spouse/partner?

This would be as a result of a divorce, separation or termination of a relationship. Do not consider settlements that took place outside the pension plan.

124
1 ○ Yes
2 ○ No

224
1 ○ Yes
2 ○ No

318	418	518	618
319	419	519	619
320 $	420 $	520 $	620 $
321 $	421 $	521 $	621 $
322 Number of years 323 Number of months	422 Number of years 423 Number of months	522 Number of years 523 Number of months	622 Number of years 623 Number of months
324 1 ○ Yes 2 ○ No	424 1 ○ Yes 2 ○ No	524 1 ○ Yes 2 ○ No	624 1 ○ Yes 2 ○ No

G Previous employer pension plans

G1. *INTERVIEWER CHECK:* *Is ... 25 years of age or over?* *Refer to age at the top of the page.*	101 1 ○ *Yes* → ***Go to G2*** 2 ○ *No* → ***Go to next person/Section H***	201 1 ○ *Yes* → ***Go to G2*** 2 ○ *No* → ***Go to next person/Section H***
G2. **Other than a pension plan you may have already mentioned, in the past did ... belong to any other employer pension plans?** **Do not consider:** • **the Canada or Québec Pension Plan;** • **a group RRSP;** • **a Deferred Profit Sharing Plan** *(DPSP).*	102 3 ○ Yes 4 ○ No → ***Go to next person/Section H***	202 3 ○ Yes 4 ○ No → ***Go to next person/Section H***
G3. **To how many such employer pension plans did ... previously belong?**	103 5 ○ One → ***Go to G5*** 6 ○ More than one → ***Enter number of plans:*** 104 ☐☐ → ***Go to G4***	203 5 ○ One → ***Go to G5*** 6 ○ More than one → ***Enter number of plans:*** 204 ☐☐ → ***Go to G4***
G4. **The next few questions refer to the plan to which ... belonged the longest.**		
G5. **Is ... currently receiving benefits from this plan?**	105 7 ○ Yes → ***Go to next person/Section H*** 8 ○ No	205 7 ○ Yes → ***Go to next person/Section H*** 8 ○ No
G6. **When ... left this plan, what happened to the funds that had accumulated in it? Were they...** *Mark all that apply.*	106 1 ○ **Left in the plan** 2 ○ **Transferred to a new employer pension plan** 3 ○ **Transferred to an RRSP** 4 ○ **Returned to ... in a lump sum** 5 ○ **Other** - *Specify* 107 ☐	206 1 ○ **Left in the plan** 2 ○ **Transferred to a new employer pension plan** 3 ○ **Transferred to an RRSP** 4 ○ **Returned to ... in a lump sum** 5 ○ **Other** - *Specify* 207 ☐

301	401	501	601
1 ◯ *Yes* → ***Go to G2***	1 ◯ *Yes* → ***Go to G2***	1 ◯ *Yes* → ***Go to G2***	1 ◯ *Yes* → ***Go to G2***
2 ◯ *No* → ***Go to next person/Section H***	2 ◯ *No* → ***Go to next person/Section H***	2 ◯ *No* → ***Go to next person/Section H***	2 ◯ *No* → ***Go to Section H***
302	**402**	**502**	**602**
3 ◯ Yes	3 ◯ Yes	3 ◯ Yes	3 ◯ Yes
4 ◯ No → ***Go to next person/Section H***	4 ◯ No → ***Go to next person/Section H***	4 ◯ No → ***Go to next person/Section H***	4 ◯ No → ***Go to Section H***
303	**403**	**503**	**603**
5 ◯ One → ***Go to G5***	5 ◯ One → ***Go to G5***	5 ◯ One → ***Go to G5***	5 ◯ One → ***Go to G5***
6 ◯ More than one → ***Enter number of plans:*** **304** ☐☐ → ***Go to G4***	6 ◯ More than one → ***Enter number of plans:*** **404** ☐☐ → ***Go to G4***	6 ◯ More than one → ***Enter number of plans:*** **504** ☐☐ → ***Go to G4***	6 ◯ More than one → ***Enter number of plans:*** **604** ☐☐ → ***Go to G4***
305	**405**	**505**	**605**
7 ◯ Yes → ***Go to next person/Section H***	7 ◯ Yes → ***Go to next person/Section H***	7 ◯ Yes → ***Go to next person/Section H***	7 ◯ Yes → ***Go to Section H***
8 ◯ No	8 ◯ No	8 ◯ No	8 ◯ No
306	**406**	**506**	**606**
1 ◯ **Left in the plan**	1 ◯ **Left in the plan**	1 ◯ **Left in the plan**	1 ◯ **Left in the plan**
2 ◯ **Transferred to a new employer pension plan**	2 ◯ **Transferred to a new employer pension plan**	2 ◯ **Transferred to a new employer pension plan**	2 ◯ **Transferred to a new employer pension plan**
3 ◯ **Transferred to an RRSP**	3 ◯ **Transferred to an RRSP**	3 ◯ **Transferred to an RRSP**	3 ◯ **Transferred to an RRSP**
4 ◯ **Returned to ... in a lump sum**	4 ◯ **Returned to ... in a lump sum**	4 ◯ **Returned to ... in a lump sum**	4 ◯ **Returned to ... in a lump sum**
5 ◯ **Other** - *Specify*	5 ◯ **Other** - *Specify*	5 ◯ **Other** - *Specify*	5 ◯ **Other** - *Specify*
307	**407**	**507**	**607**

G7. *INTERVIEWER CHECK:*	108 6 ○ *If G6 is 1 or 2* ➔ ***Go to G8*** 7 ○ *Otherwise* ➔ ***Go to next person/Section H***	208 6 ○ *If G6 is 1 or 2* ➔ ***Go to G8*** 7 ○ *Otherwise* ➔ ***Go to next person/Section H***
G8. For whom did ... work when he/she belonged to this plan? *For example, name of business, government department, agency, person, etc.*	109	209
G9. What kind of business, industry or service was this? *For example, wheat farm, road maintenance, retail shoe store, secondary school, etc.*	110	210
G10. In what year did ... stop working for this employer?	111 1 9	211 1 9
G11. <u>In the last full year</u> that ... worked for this employer what were ...'s total earnings, before taxes and other deductions? Exclude any commissions, tips, bonuses or paid overtime. *Report dollars only, not cents.*	112 $	212 $
G12. For how many years and months was ... a member of that employer pension plan? **Include** • **all time in this plan, even if with a previous employer;** • **time that was bought back.** **Exclude** • **periods not covered by the plan (e.g., maternity leave not bought back, temporary layoff, etc.).**	113 Number of years 114 Number of months	213 Number of years 214 Number of months
G13. Has a part of this pension been, or will it be, split with a former spouse/partner? *This would be as a result of a divorce, separation or termination of a relationship. Do not consider settlements that took place outside the pension plan.*	115 1 ○ Yes 2 ○ No	215 1 ○ Yes 2 ○ No

308	408	508	608
6 ○ *If G6 is 1 or 2* ➔ ***Go to G8*** 7 ○ *Otherwise* ➔ ***Go to next person/Section H***	6 ○ *If G6 is 1 or 2* ➔ ***Go to G8*** 7 ○ *Otherwise* ➔ ***Go to next person/Section H***	6 ○ *If G6 is 1 or 2* ➔ ***Go to G8*** 7 ○ *Otherwise* ➔ ***Go to next person/Section H***	6 ○ *If G6 is 1 or 2* ➔ ***Go to G8*** 7 ○ *Otherwise* ➔ ***Go to Section H***
309	409	509	609
310	410	510	610
311 1 9	411 1 9	511 1 9	611 1 9
312 $	412 $	512 $	612 $
313 Number of years 314 Number of months	413 Number of years 414 Number of months	513 Number of years 514 Number of months	613 Number of years 614 Number of months
315 1 ○ Yes 2 ○ No	415 1 ○ Yes 2 ○ No	515 1 ○ Yes 2 ○ No	615 1 ○ Yes 2 ○ No

H Pension plan benefits - in pay

H1. *INTERVIEWER CHECK:* *Is ... 25 years of age or over?* *Refer to age at the top of the page.*	101 1 ○ *Yes* → ***Go to H2*** 2 ○ *No* → ***Go to next person/Section I***	201 1 ○ *Yes* → ***Go to H2*** 2 ○ *No* → ***Go to next person/Section I***
H2. **Is ... <u>currently</u> receiving benefits from an employer pension plan?** *This does not include benefits of any kind from the Canada or Québec Pension Plan.* *Note: This may be known from question G5.*	102 3 ○ Yes 4 ○ No → ***Go to next person/Section I***	202 3 ○ Yes 4 ○ No → ***Go to next person/Section I***
H3. **Is ... receiving more than one of these pensions?**	103 5 ○ Yes → ***Go to H4*** 6 ○ No → ***Go to H5***	203 5 ○ Yes → ***Go to H4*** 6 ○ No → ***Go to H5***
H4. **The following questions are about the largest pension ... is receiving.**		
H5. **Is this a pension benefit from a previous employer or is it a spouse's or survivor benefit?**	104 7 ○ Previous employer → ***Go to H7*** 8 ○ Spouse's	204 7 ○ Previous employer → ***Go to H7*** 8 ○ Spouse's
H6. **Is any portion of this benefit an orphan's pension?**	105 1 ○ Yes 2 ○ No → ***Go to H9***	205 1 ○ Yes 2 ○ No → ***Go to H9***
H7. *INTERVIEWER CHECK:* *Is ... less than 65 years of age?* *Refer to age at the top of the page.*	106 3 ○ *Yes* 4 ○ *No* → ***Go to H9***	206 3 ○ *Yes* 4 ○ *No* → ***Go to H9***
H8. **Does this pension plan provide a bridge benefit?** *A bridge benefit is a temporary supplement to the pension benefit paid until the person becomes eligible for Old Age Security or the Canada or Québec Pension Plan.*	107 5 ○ Yes 6 ○ No 7 ○ Don't know	207 5 ○ Yes 6 ○ No 7 ○ Don't know

301	401	501	601
1 ○ *Yes* → ***Go to H2***	1 ○ *Yes* → ***Go to H2***	1 ○ *Yes* → ***Go to H2***	1 ○ *Yes* → ***Go to H2***
2 ○ *No* → ***Go to next person/Section I***	2 ○ *No* → ***Go to next person/Section I***	2 ○ *No* → ***Go to next person/Section I***	2 ○ *No* → ***Go to Section I***
302	**402**	**502**	**602**
3 ○ Yes	3 ○ Yes	3 ○ Yes	3 ○ Yes
4 ○ No → ***Go to next person/Section I***	4 ○ No → ***Go to next person/Section I***	4 ○ No → ***Go to next person/Section I***	4 ○ No → ***Go to Section I***
303	**403**	**503**	**603**
5 ○ Yes → ***Go to H4***	5 ○ Yes → ***Go to H4***	5 ○ Yes → ***Go to H4***	5 ○ Yes → ***Go to H4***
6 ○ No → ***Go to H5***	6 ○ No → ***Go to H5***	6 ○ No → ***Go to H5***	6 ○ No → ***Go to H5***
304	**404**	**504**	**604**
7 ○ Previous employer → ***Go to H7***	7 ○ Previous employer → ***Go to H7***	7 ○ Previous employer → ***Go to H7***	7 ○ Previous employer → ***Go to H7***
8 ○ Spouse's	8 ○ Spouse's	8 ○ Spouse's	8 ○ Spouse's
305	**405**	**505**	**605**
1 ○ Yes 2 ○ No → ***Go to H9***	1 ○ Yes 2 ○ No → ***Go to H9***	1 ○ Yes 2 ○ No → ***Go to H9***	1 ○ Yes 2 ○ No → ***Go to H9***
306	**406**	**506**	**606**
3 ○ *Yes*	3 ○ *Yes*	3 ○ *Yes*	3 ○ *Yes*
4 ○ *No* → ***Go to H9***	4 ○ *No* → ***Go to H9***	4 ○ *No* → ***Go to H9***	4 ○ *No* → ***Go to H9***
307	**407**	**507**	**607**
5 ○ Yes	5 ○ Yes	5 ○ Yes	5 ○ Yes
6 ○ No	6 ○ No	6 ○ No	6 ○ No
7 ○ Don't know	7 ○ Don't know	7 ○ Don't know	7 ○ Don't know

H9. **What is the <u>monthly</u> amount of the full pension benefit?** *Report dollars only, not cents.*	108 $ ☐☐☐☐☐ 109 1 ◯ Gross 2 ◯ Net	208 $ ☐☐☐☐☐ 209 1 ◯ Gross 2 ◯ Net
H10. **Is this pension indexed? In other words, does or will the amount of the pension increase?**	110 1 ◯ Yes 2 ◯ No → ***Go to next person/Section I***	210 1 ◯ Yes 2 ◯ No → ***Go to next person/Section I***
H11. **Does that increase occur:**	111 3 ◯ **Every year?** 4 ◯ **Less often than every year?** 5 ◯ **Have not yet had an increase?** 6 ◯ **Other? -** *Specify* 112 ☐	211 3 ◯ **Every year?** 4 ◯ **Less often than every year?** 5 ◯ **Have not yet had an increase?** 6 ◯ **Other? -** *Specify* 212 ☐
H12. **Is that increase:**	113 1 ◯ **Equal to the increase in inflation?** 2 ◯ **Equal to only part of the increase in inflation?** 3 ◯ **A set percentage?** 4 ◯ **At the employer's discretion?** 5 ◯ **Other? -** *Specify* 114 ☐	213 1 ◯ **Equal to the increase in inflation?** 2 ◯ **Equal to only part of the increase in inflation?** 3 ◯ **A set percentage?** 4 ◯ **At the employer's discretion?** 5 ◯ **Other? -** *Specify* 214 ☐

308	408	508	608
$	$	$	$
309 1 ○ Gross 2 ○ Net	409 1 ○ Gross 2 ○ Net	509 1 ○ Gross 2 ○ Net	609 1 ○ Gross 2 ○ Net
310 1 ○ Yes 2 ○ No → ***Go to next person/Section I***	410 1 ○ Yes 2 ○ No → ***Go to next person/Section I***	510 1 ○ Yes 2 ○ No → ***Go to next person/Section I***	610 1 ○ Yes 2 ○ No → ***Go to Section I***
311 3 ○ **Every year?** 4 ○ **Less often than every year?** 5 ○ **Have not yet had an increase?** 6 ○ **Other? - *Specify*** 312	411 3 ○ **Every year?** 4 ○ **Less often than every year?** 5 ○ **Have not yet had an increase?** 6 ○ **Other? - *Specify*** 412	511 3 ○ **Every year?** 4 ○ **Less often than every year?** 5 ○ **Have not yet had an increase?** 6 ○ **Other? - *Specify*** 512	611 3 ○ **Every year?** 4 ○ **Less often than every year?** 5 ○ **Have not yet had an increase?** 6 ○ **Other? - *Specify*** 612
313 1 ○ **Equal to the increase in inflation?** 2 ○ **Equal to only part of the increase in inflation?** 3 ○ **A set percentage?** 4 ○ **At the employer's discretion?** 5 ○ **Other? - *Specify*** 314	413 1 ○ **Equal to the increase in inflation?** 2 ○ **Equal to only part of the increase in inflation?** 3 ○ **A set percentage?** 4 ○ **At the employer's discretion?** 5 ○ **Other? - *Specify*** 414	513 1 ○ **Equal to the increase in inflation?** 2 ○ **Equal to only part of the increase in inflation?** 3 ○ **A set percentage?** 4 ○ **At the employer's discretion?** 5 ○ **Other? - *Specify*** 514	613 1 ○ **Equal to the increase in inflation?** 2 ○ **Equal to only part of the increase in inflation?** 3 ○ **A set percentage?** 4 ○ **At the employer's discretion?** 5 ○ **Other? - *Specify*** 614

Pension splitting following a divorce or separation

I1. Have you or anyone in your family been separated or divorced?

101

1 ◯ Yes

2 ◯ No → ***Go to Section J***

I2. Have you (or anyone in the family) received or will you receive part of a former spouse's/partner's employer pension, other than the Canada or Québec Pension Plan?
Consider the answer to be no if the settlement was made outside of the pension plan.

102

3 ◯ Yes

4 ◯ No → ***Go to Section J***

I3. Which members of your family have or will receive part of this pension? *Mark the circle under the appropriate person's name.*	103 5 ◯	203 5 ◯
I4. Has ... already received a lump sum of money from that pension plan or will the benefit/money be received at a later date?	104 6 ◯ Already received 7 ◯ Will be received at a later date	204 6 ◯ Already received 7 ◯ Will be received at a later date

303	403	503	603
5 ◯	5 ◯	5 ◯	5 ◯
304 6 ◯ Already received 7 ◯ Will be received at a later date	**404** 6 ◯ Already received 7 ◯ Will be received at a later date	**504** 6 ◯ Already received 7 ◯ Will be received at a later date	**604** 6 ◯ Already received 7 ◯ Will be received at a later date

J Income

Some of the information needed for this study is available from your income tax file and from Canada or Québec Pension Plan files. If you have no objections, we could use these records to get the information. Using your tax records also lets us skip a series of questions and makes the interview shorter.

All personal information you provide is kept strictly confidential, according to the requirements of the Statistics Act - not only names, but any other facts that could be used to identify a person or family.

J1a. Does ... give us permission to use these Canada or Québec Pension Plan records?	101 1 ◯ Yes 2 ◯ No 3 ◯ Never contributed	201 1 ◯ Yes 2 ◯ No 3 ◯ Never contributed
J1b. Did ... file an income tax return for 1998?	102 4 ◯ Yes 5 ◯ No → ***Go to J1d***	202 4 ◯ Yes 5 ◯ No → ***Go to J1d***
J1c. Does ... give us permission to use his/her income tax records?	103 6 ◯ Yes → ***Go to next person/Section K*** 7 ◯ No	203 6 ◯ Yes → ***Go to next person/Section K*** 7 ◯ No
J1d. Did ... have any income in 1998?	104 8 ◯ Yes 9 ◯ No → ***Go to next person/Section K***	204 8 ◯ Yes 9 ◯ No → ***Go to next person/Section K***

Report amounts in dollars only, not cents

Income from work

During 1998 what was ...'s income from the following sources?

J2a. Wages and salaries from all jobs before deductions. Include commissions, tips, military pay and allowances. • *Line 101.* • *Report retiring allowances, severance pay, wage loss replacement and supplementary unemployment benefits in item J23.*	111 $ ☐☐☐☐☐☐☐ If zero → ***Go to J3***	211 $ ☐☐☐☐☐☐☐ If zero → ***Go to J3***
J2b. Does this amount include any income from commissions or tips?	112 1 ◯ Yes 2 ◯ No → ***Go to J3***	212 1 ◯ Yes 2 ◯ No → ***Go to J3***

301	401	501	601
1 ○ Yes	1 ○ Yes	1 ○ Yes	1 ○ Yes
2 ○ No	2 ○ No	2 ○ No	2 ○ No
3 ○ Never contributed	3 ○ Never contributed	3 ○ Never contributed	3 ○ Never contributed
302	**402**	**502**	**602**
4 ○ Yes	4 ○ Yes	4 ○ Yes	4 ○ Yes
5 ○ No → ***Go to J1d***	5 ○ No → ***Go to J1d***	5 ○ No → ***Go to J1d***	5 ○ No → ***Go to J1d***
303	**403**	**503**	**603**
6 ○ Yes → ***Go to next person/Section K***	6 ○ Yes → ***Go to next person/Section K***	6 ○ Yes → ***Go to next person/Section K***	6 ○ Yes → ***Go to Section K***
7 ○ No	7 ○ No	7 ○ No	7 ○ No
304	**404**	**504**	**604**
8 ○ Yes	8 ○ Yes	8 ○ Yes	8 ○ Yes
9 ○ No → ***Go to next person/Section K***	9 ○ No → ***Go to next person/Section K***	9 ○ No → ***Go to next person/Section K***	9 ○ No → ***Go to Section K***

Report amounts in dollars only, not cents

311	411	511	611
$	$	$	$
If zero → ***Go to J3***	If zero → ***Go to J3***	If zero → ***Go to J3***	If zero → ***Go to J3***
312	**412**	**512**	**612**
1 ○ Yes	1 ○ Yes	1 ○ Yes	1 ○ Yes
2 ○ No → ***Go to J3***	2 ○ No → ***Go to J3***	2 ○ No → ***Go to J3***	2 ○ No → ***Go to J3***

J2c. **During 1998 how much did ... receive from commissions and tips?**	113 $	213 $
J3. **Farm self-employment net income: include gross income less operating expenses and capital cost allowances.** • *Line 141.* • *If a partnership, report respondent's share only.* • *Report rent from farms leased to others in item J8.* • *If incorporated, report in item J2a and/or J6, as done on the income tax form.*	114 $	214 $
J4. **Other** (non-farm) **self-employment net income: include gross income less operating expenses, depreciation and capital cost allowances.** • *Lines 135, 137, 139 and 143.* • *If a partnership, report respondent's share only.* • *Report TAGS in item J18.* • *If incorporated, report in item J2a and/or J6, as done on the income tax form.*	115 $	215 $

Investment income

J5. **Interest from accounts in banks, credit unions, trust companies etc., from Guaranteed Investment Certificates** *(GICs),* **Canada or provincial saving bonds, other government or corporate bonds, mutual funds, Treasury Bills and life insurance policies. Include interest and dividends from outside Canada.** • *Line 121.* • *Report interest only, not the principal.* • *For joint accounts, report each respondent's share separately.*	121 $	221 $
J6. **Taxable amount of dividends from Canadian corporations.** • *Line 120.*	122 $	222 $
J7. **Taxable capital gains.** • *Line 127.*	123 $	223 $
J8. **Other investment income** not reported above such as net rental income and net partnership income, if a limited or non-active partner, etc. • *Lines 122 and 126.*	124 $	224 $

313 $	413 $	513 $	613 $
314 $	414 $	514 $	614 $
315 $	415 $	515 $	615 $
321 $	421 $	521 $	621 $
322 $	422 $	522 $	622 $
323 $	423 $	523 $	623 $
324 $	424 $	524 $	624 $

Income from government sources

J9. Child Tax Benefits. • *To be reported by the parent who receives the cheque.* • *Include the Canada Child Tax Benefit, B.C. Family Bonus and Earned Income Benefit, Sask. Child Benefit, N.S. Child Benefit, N.B. Child Tax Benefit and Working Income Supplement, Alta. Family Employment Tax Credit, Qué. Family Allowances and Birth Allowance, and Ont. Child Supplement for Working Families.*	131 $	231 $
J10. Old Age Security pension, Guaranteed Income Supplement and Spouse's Allowance. • *Lines 113 and 146 (or line 146 only for forms T1S-B/T1S-C).*	132 $	232 $
J11. Canada or Québec Pension Plan benefits: report benefits received for retirement and disability including benefits for dependent children, surviving spouse and orphan's benefit. • *Line 114.* • *Report retirement pensions from company or union-sponsored plans in item J19, or if received outside Canada, in item J23.*	133 $	233 $
J12. Employment Insurance benefits for job loss, sickness, maternity, paternity, adoption, job creation, work sharing, retraining and benefits to self-employed fishermen. • *Line 119.*	134 $	234 $
J13. Social Assistance and Provincial Income Supplements from any provincial or municipal programs. Include benefits for food, fuel, shelter, clothing, special needs and payments from work incentive programs. • *Line 145.*	135 $	235 $
J14. Worker's Compensation benefits from any provincial government plan covering work related injury or disability. • *Line 144.* • *Report benefits from any non-government plans in item J23.*	136 $	236 $
J15. Goods and Services Tax and Harmonized Sales Tax *(GST/HST)* **credits received in 1998.** • *Québec residents: include Québec sales tax (QST) credits.*	137 $	237 $

331 $	431 $	531 $	631 $
332 $	432 $	532 $	632 $
333 $	433 $	533 $	633 $
334 $	434 $	534 $	634 $
335 $	435 $	535 $	635 $
336 $	436 $	536 $	636 $
337 $	437 $	537 $	637 $

J16. Provincial or territorial Tax Credits.

- *Line 479.*
- *Québec residents only: line 460 on the Québec 1998 Income Tax Return.*

138 $

238 $

J17. Veterans' Pension and Civilian War Pension Allowances from Veterans Affairs.

- *Report regular retirement benefits from the Canadian Armed Forces in item J19.*

139 $

239 $

J18. Other income from government sources not reported above, *such as:*

- *payments from training programs;*
- *property tax reduction and rebates;*
- *regular payments from provincial automobile insurance plans (except lump sum payments);*
- *payments under the Program for Older Worker Adjustment (POWA);*
- *payments for employees in the fishing industry (TAGS);*
- *Québec maternity benefits.*

140 $

Specify income types:

141

240 $

Specify income types:

241

Income from pensions, RRSPs, RRIFs

J19. Retirement pensions, superannuation and annuities, excluding RRSPs: include survivors' benefits from an employment pension plan and annuity benefits that do not come from a matured RRSP.

- *T4A boxes 16 and 24; T3 box 31; T5 box 19.*
- *Exclude return of contributions from a pension plan.*
- *Report severance pay and retiring allowances in item J23.*

151 $

251 $

J20. Annuities from matured RRSPs and withdrawals from a Registered Retirement Income Fund *(RRIF)*, **Life Income Fund** *(LIF)* **or Locked-in Retirement Income Fund** *(LRIF).*

- *T4RSP box 16; T4RIF boxes 16 and 20.*

152 $

252 $

J21. RRSP withdrawals from unmatured RRSPs, excluding tax-free withdrawals through the Home Buyers' Plan.

- *T4RSP boxes 22 and 26.*

153 $

253 $

338 $	438 $	538 $	638 $
339 $	439 $	539 $	639 $
340 $ Specify income types: 341	440 $ Specify income types: 441	540 $ Specify income types: 541	640 $ Specify income types: 641
351 $	451 $	551 $	651 $
352 $	452 $	552 $	652 $
353 $	453 $	553 $	653 $

J22. Spousal and child support, separation allowance: • *Report only taxable amounts in hands of receiver.* • *Include benefits received under a court order or written agreement.* • *Line 128.*	154 $	254 $
J23. Other income not reported above, *such as:* • *severance pay/retiring allowance;* • *wage loss replacement benefits;* • *employer or union supplementary unemployment benefits for lost earnings due to illness, layoff, etc.;* • *payment from Children's Aid;* • *scholarships, etc.;* • *Lines 104 and 130.* • *Exclude proceeds from the sale of property, business, financial assets or personal belongings, income tax refunds, loans received, loans repaid to you as a lender, refunds of contribution to work-related pension plans.*	155 $ Specify income types: 156	255 $ Specify income types: 256
J24. What was ...'s total income in 1998? • *Line 150.*	157 $	257 $

Income tax and other tax form information

J25. What was the total income tax on ...'s 1998 income? Include both federal and provincial tax. • *All provinces except Québec: sum of lines 420 and 428 on the T1 form (or 435 only for form T1S-A/T1S-B).* • *Québec: sum of line 420 from the federal tax return and line 450 from the Québec tax return. Subtract sum of lines 445 and 446 from line 450.*	161 $	261 $
J26. What were ...'s Registered Retirement Savings Plan *(RRSP)* **contributions?** • *Line 208.*	162 $	262 $

P301 Person ID	P401 Person ID	P501 Person ID	P601 Person ID
P302 First Name / P303 Age	P402 First Name / P403 Age	P502 First Name / P503 Age	P602 First Name / P603 Age
354 $	454 $	554 $	654 $
355 $ Specify income types: 356	455 $ Specify income types: 456	555 $ Specify income types: 556	655 $ Specify income types: 656
357 $	457 $	557 $	657 $
361 $	461 $	561 $	661 $
362 $	462 $	562 $	662 $

K Transfer of money between households

Now I have a few questions about money given to or received from family members.

K1. In 1998, did you (or any family member in the household) give financial assistance, a substantial gift or sum of money to any family member(s) outside your household?

101
1 ○ Yes
2 ○ No → ***Go to K4***

K2. To whom was it given? *(Relationship to the person giving the assistance, gift or cash transfer.)*

Mark all that apply.

102
3 ○ Son/daughter
4 ○ Parent
5 ○ Brother/sister
6 ○ Ex-spouse/ex-partner
7 ○ Grandparent
8 ○ Grandchild
9 ○ Other relative

K3. Was it given once, on occasion or on an ongoing basis?

Mark all that apply.

103
1 ○ Once
2 ○ On occasion
3 ○ Ongoing

K4. In 1998, was financial assistance or a substantial gift or sum of money received from family members outside your household?

104
4 ○ Yes
5 ○ No → ***Go to K7***

K5. Who gave it? *(Relationship to person receiving assistance, gift or cash transfer.)*

Mark all that apply.

105
1 ○ Son/daughter
2 ○ Parent
3 ○ Brother/sister
4 ○ Ex-spouse/ex-partner
5 ○ Grandparent
6 ○ Grandchild
7 ○ Other relative

K6. Was it received once, on occasion or on an ongoing basis?

Mark all that apply.

106
1 ○ Once
2 ○ On occasion
3 ○ Ongoing

K7. Now, considering only persons in the household, in 1998 were any loans made between family members? Include only loans where the amount is significant and where the money is expected to be repaid.

107
4 ○ Yes
5 ○ No

L Behaviours and attitudes

Now I have a few questions about the way you (all) manage your finances.

L1. **Do you (or anyone in your family) have credit cards? This would include VISA, MasterCard, American Express, Diners Club/enRoute, gas station or retail store cards.**

101
1 ○ Yes
2 ○ No → ***Go to L4***

L2. **In total, how many credit cards with different account numbers do you (all) use?**

102
☐☐ Cards

L3. **Do you (all) usually pay off credit card balances each month?**

103
1 ○ Yes
2 ○ No → ***Go to L5***

L4. **Is this because you have been refused this type of credit?**

104
3 ○ Yes
4 ○ No

L5. **In 1998, were (any of) you ever behind two months or more in a bill, loan, rent or mortgage payment?**

105
5 ○ Yes
6 ○ No

L6. **In 1998, did (any of) you sell or use an asset to pay a debt?**

106
7 ○ Yes
8 ○ No

L7. **In 1998, did (any of) you pawn or sell any of your possessions to a pawn broker?**

107
1 ○ Yes
2 ○ No

L8. **Have (any of) you ever declared bankruptcy?**

108
3 ○ Yes
4 ○ No

L9. **Are (any of) you currently a co-signer or guarantor of a loan for someone outside your household?**

109
5 ○ Yes
6 ○ No

L10. **Is there someone you could turn to for financial assistance if you were in financial difficulty?**
Do not include financial institutions.

110
7 ○ Yes
8 ○ No
9 ○ Would not be necessary

L11. **Have (any of) you ever had or do you now have money in RRSPs?**

111
1 ○ Yes
2 ○ No → ***Go to L13***

L12. **Have (any of) you ever withdrawn money from an RRSP:**

(a) to purchase an annuity or a RRIF *(Registered Retirement Income Fund)*?

112
3 ○ Yes
4 ○ No

(b) through the Home Buyers' Plan?

113
5 ○ Yes
6 ○ No

(c) for any other reason?

114
7 ○ Yes
8 ○ No

L13. Do you have a household budget?

115
1 ◯ Yes
2 ◯ No → *Go to L15*

L14. About how often do you revise your budget?

116
3 ◯ **More than four times a year**
4 ◯ **One to four times a year**
5 ◯ **Less than once a year**

L15. (a) If you had to make an unexpected expenditure today of $500 or more, would you...

Mark all that apply.

117
1 ◯ **Use savings**
2 ◯ **Borrow from a friend or relative**
3 ◯ **Borrow from a financial institution or use credit**
4 ◯ **Sell an asset**
5 ◯ **Other** - *Specify*

118 [ ]

(b) And if the expenditure were $5,000 or more?

Mark all that apply.

119
1 ◯ **Use savings**
2 ◯ **Borrow from a friend or relative**
3 ◯ **Borrow from a financial institution or use credit**
4 ◯ **Sell an asset**
5 ◯ **Other** - *Specify*

120 [ ]

L16. In 1998, excluding any money spent on investments or the purchase of a home or automobile, would you say that your (family's) spending:

121
6 ◯ **Exceeded income**
7 ◯ **Equalled income**
8 ◯ **Was less than income**

L17. Are you (and your family) comfortable with your level of debt?

122
1 ◯ Yes
2 ◯ No
3 ◯ Not applicable - not in debt

L18. In the next two years do you think your (family's) financial situation will get better, worse, or stay the same?

123
4 ◯ Better
5 ◯ Worse
6 ◯ Same
7 ◯ Don't know

M Assets - Principal residence

The following questions are about your principal residence, that is, the property where you usually live.

M1. What type of dwelling is this?

Mark one circle.

101
- 1 ○ Single detached
- 2 ○ Double/semi-detached
- 3 ○ Row or terrace
- 4 ○ Duplex
- 5 ○ Apartment in a building with less than five storeys
- 6 ○ Apartment in a building with five or more storeys
- 7 ○ Mobile home
- 8 ○ Other - *Specify*

102 [ ]

M2. Do you own this dwelling or do you pay rent?
In these questions, "you" refers to all family members in the household.

103
- 1 ○ Own
- 2 ○ Rent → ***Go to Section N***
- 3 ○ Occupy rent free → ***Go to Section N***

M3. Do you share ownership of this property with anyone other than family members in the household?

104
- 4 ○ Yes
- 5 ○ No → ***Go to M5***

M4. What percent do you own?

105 [ ][ ] %

M5. Did you inherit or receive as a gift all or a part of this property?

106
- 1 ○ Yes → ***Go to M10***
- 2 ○ No

M6. In what year did you purchase this property?

107 [1][9][ ][ ]

M7. What was the purchase price?
Report in dollars, not cents.

108 $ [ ][ ][ ][ ][ ][ ][ ][ ]

M8. Is this the first home that you (this family) has purchased and lived in?

109
- 1 ○ Yes
- 2 ○ No

M9. What was the down payment in percentage terms?
Read responses if necessary.

110
- 3 ○ less than 5%
- 4 ○ 5% to less than 10%
- 5 ○ 10% to less than 25%
- 6 ○ 25% or more

M10. How much would this property sell for today?
Report in dollars, not cents.

111 $ [ ][ ][ ][ ][ ][ ][ ][ ]

M11. How much is now owed on the first (or only) mortgage on this property?
Report in dollars, not cents.

112
- 0 ○ Nothing is owed → ***Go to M17***

or

$ [ ][ ][ ][ ][ ][ ][ ][ ]

M12. Is this mortgage being paid off faster than the original amortization period requires?
Refers to the amortization period when the house was purchased and may be due to more frequent payments or periodic lump sum payments.

113
1 ○ Yes
2 ○ No

M13. Was this mortgage taken out or renegotiated for a purpose not related to your home, for example, to purchase another asset or an investment?

114
3 ○ Yes
4 ○ No

M14. Do you have a second mortgage on this property?

115
5 ○ Yes
6 ○ No → ***Go to M17***

M15. How much is now owed on it?
Report in dollars, not cents.

116
$ ☐☐☐☐☐☐☐☐

M16. Was this mortgage taken out or renegotiated for a purpose not related to your home, for example, to purchase another asset or an investment?

117
7 ○ Yes
8 ○ No

M17. On your tax return, do you deduct a percentage of the expenses of this property because it is used for business purposes?

118
1 ○ Yes → **What percent?** 119 ☐☐ %
2 ○ No

M18. Is part of this property rented out?

120
3 ○ Yes → **What percent?** 121 ☐☐ %
4 ○ No

M19. Is this property a farm?
Ask only if not obvious.

122
5 ○ Yes
6 ○ No → ***Go to Section N***

M20. For what type of farming is this property primarily used?
Type that generates the largest percentage of farm income.

123
1 ○ Cash crops
2 ○ Dairy
3 ○ Beef
4 ○ Hogs
5 ○ Poultry
6 ○ Sheep
7 ○ Special enterprise (e.g., beekeeping, fur animals, horses, maple syrup, aquaculture)
8 ○ Mixed enterprise
9 ○ Property not used for farming by the respondent (may be rented out)

M21. Can you estimate the value of the farmhouse (and yard) separately from the rest of the farm?
Exclude farm buildings and equipment.

124
1 ○ Yes
2 ○ No → ***Go to Section N***

M22. How much would the farmhouse (and yard) sell for today ?
Report in dollars, not cents.

125
$ ☐☐☐☐☐☐☐☐

N Assets

The following questions deal with assets other than the principal residence. Provide this information for all family members in your household, regardless of age. If applicable, remember to exclude any assets associated with any business you own. These are reported later.

Provide the current value of each item. Current value is defined as the amount you could get if you sold the item today (the market value) or, in the case of chequing and savings accounts, the balance in the account.

- **Include interest and investment income earned to date if it is still held within the investment.**
- **If an investment or item is in another country or currency estimate the value in Canadian dollars.**

If you have more than one of any of these assets, you may find it easier to report the value of each separately.

	Total or Asset 1	Asset 2	Remainder
	Report dollars only, not cents		
Do you have any:			
N1. Real estate or property (other than the principal residence)? *Report family members' share of property if owned in partnership with others.*			
(a) In Canada? 001: 1 ○ Yes → *Go to N1(b)*; 2 ○ No, 3 ○ DK, 4 ○ RF → *Go to N1(d)*			
(b) Type of property?	101: 01 ○ Vacant lot; 02 ○ Vacation/second home; 03 ○ Timeshare; 04 ○ Rental property (residential); 05 ○ Rental property (non-residential); 06 ○ Other - *Specify*	201: 01 ○ Vacant lot; 02 ○ Vacation/second home; 03 ○ Timeshare; 04 ○ Rental property (residential); 05 ○ Rental property (non-residential); 06 ○ Other - *Specify*	
	102	202	
(c) How much could it be sold for?	103 $	203 $	303 $
(d) Outside Canada? (in Canadian dollars) 002: 5 ○ Yes → *Go to N1(e)*; 6 ○ No, 7 ○ DK, 8 ○ RF → *Go to N2*			
(e) Type of property?	104: 01 ○ Vacant lot; 02 ○ Vacation/second home; 03 ○ Timeshare; 04 ○ Rental property (residential); 05 ○ Rental property (non-residential); 06 ○ Other - *Specify*	204: 01 ○ Vacant lot; 02 ○ Vacation/second home; 03 ○ Timeshare; 04 ○ Rental property (residential); 05 ○ Rental property (non-residential); 06 ○ Other - *Specify*	
	105	205	
(f) How much could it be sold for?	106 $	206 $	306 $

	Total or Asset 1	Asset 2	Remainder
N2. Licensed cars, trucks, vans or sport utility vehicles? *Exclude: leased vehicles, company cars, motorcycles.* *Include: vehicles licensed only part of year.* 003 1 ○ Yes → ***Go to N2(a)*** 2 ○ No 3 ○ DK → ***Go to N3*** 4 ○ RF			
(a) How many do you own? 004			
For each vehicle, ask for the:			
(b) Make? *(Chrysler, Ford, Honda, Mazda, Toyota, etc.)*	107	207	
(c) Model? *(Escort, Accord, 626, Tercel, etc.)*	108	208	
(d) Year?	109 1 9	209 1 9	
(e) How much could it be sold for?	110 $	210 $	310 $
N3. Other vehicles, watercraft or aircraft? *Include: motorhome, RVs, trailers, motorcycles, boats, canoes, jetskis, snowmobiles, ATVs, etc.* 005 5 ○ Yes → 6 ○ No 7 ○ DK 8 ○ RF	**How much could it be sold for?** 111 $	211 $	311 $

The following questions are about registered tax-sheltered savings plans. Report total amount or value of the plan, and not just this year's contributions. Do you have any:

	Total or Asset 1	Asset 2	Remainder
N4. Registered Education Savings Plans *(RESPs)*? 006 1 ○ Yes → 2 ○ No 3 ○ DK 4 ○ RF	112 $	212 $	312 $
N5. Home ownership savings plans? *For example, Ontario Home Ownership Savings Plan (OHOSP).* 007 5 ○ Yes → 6 ○ No 7 ○ DK 8 ○ RF	113 $	213 $	313 $
N6. (a) RRSPs? *(Registered Retirement Savings Plans) Exclude LIRAs (report in N6(b)).* 008 1 ○ Yes → 2 ○ No 3 ○ DK 4 ○ RF	114 Total or RRSP 1 $ 115 RRSP 4 $	214 RRSP 2 $ 215 RRSP 5 $	314 RRSP 3 $ 315 Remainder $
(b) LIRAs? *(Locked-in Retirement Accounts) (Money transferred from an employer pension plan; may also be called a locked-in RRSP.) Exclude RRSPs (report in N6(a)).* 009 5 ○ Yes → 6 ○ No 7 ○ DK 8 ○ RF	116 $	216 $	316 $
(c) RRSPs or LIRAs? *(Use only if not known whether RRSP or LIRA.)* 010 1 ○ Yes → 2 ○ No 3 ○ DK 4 ○ RF	117 $	217 $	317 $

	Total or Asset 1	Asset 2	Remainder
N7. Registered Retirement Income Funds *(RRIFs)*? *Include Life Income Funds (LIFs) and Locked-in Retirement Income Funds (LRIFs).* 011 5 ◯ Yes → 6 ◯ No 7 ◯ DK 8 ◯ RF	118 $	218 $	318 $
N8. Deferred Profit Sharing Plans *(DPSPs)*? 012 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	119 $	219 $	319 $

Report the value or amount of each of the following accounts or assets, and be sure to EXCLUDE amounts held in registered savings plans already reported. Convert amounts in a foreign currency to Canadian dollars. Do you have any:

N9. Chequing and savings accounts with a non-zero balance? 013 5 ◯ Yes → 6 ◯ No 7 ◯ DK 8 ◯ RF	120 Total or Account 1 $ 121 Account 4 $	220 Account 2 $ 221 Account 5 $	320 Account 3 $ 321 Remainder $
N10. Term deposits and Guaranteed Investment Certificates *(GICs)*? *Include interest re-invested.* 014 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	122 $	222 $	322 $

	Total or Asset 1	Asset 2	Remainder
N11. Savings bonds? *Include Canada and provincial savings bonds.* 015 5 ○ Yes → *Go to N11(a)* 6 ○ No 7 ○ DK → *Go to N12* 8 ○ RF			
What is the:			
(a) Face value of bonds being paid by installment?	123 $	223 $	323 $
(b) Face value of fully paid bonds?	124 $	224 $	324 $
(c) Interest earned to date on compound interest bonds?	125 $	225 $	325 $
N12. Mutual funds and other investment funds? *If in RRSPs report in N6.* 016 1 ○ Yes → 2 ○ No 3 ○ DK 4 ○ RF	126 $	226 $	326 $
N13. Canadian and foreign publicly traded stock? *Include amounts in employee stock ownership plans (ESOP).* 017 5 ○ Yes → 6 ○ No 7 ○ DK → *Go to N14* 8 ○ RF	127 $ → *Go to N13(a)*	227 $ → *Go to N13(a)*	327 $ → *Go to N13(a)*
(a) What percentage is in foreign stocks?	128 %	228 %	328 %
N14. Money owed to you other than mortgages held? 018 1 ○ Yes → 2 ○ No 3 ○ DK 4 ○ RF	129 $	229 $	329 $

N15. Do you have any other investments or financial assets?

019

5 ◯ Yes → **Indicate the amount or value of each. Are they:** → *Go to N16*

6 ◯ No

7 ◯ DK → *Go to N25*

8 ◯ RF

	Total or Asset 1	Asset 2	Remainder
N16. Canadian and foreign bonds/debentures? *Include non-mortgage asset-backed securities.* 020 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	130 $	230 $	330 $
N17. Treasury bills? 021 5 ◯ Yes → 6 ◯ No 7 ◯ DK 8 ◯ RF	131 $	231 $	331 $
N18. Shares in privately-held companies that are not publicly traded? 022 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	132 $	232 $	332 $
N19. Annuities? *Total value, not amount of payment.* 023 5 ◯ Yes → 6 ◯ No 7 ◯ DK 8 ◯ RF	133 $	233 $	333 $
N20. Money held in trust? 024 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	134 $	234 $	334 $

	Total or Asset 1	Asset 2	Remainder
N21. Mortgage-backed securities? 025 5 ◯ Yes → 6 ◯ No 7 ◯ DK 8 ◯ RF	135 $	235 $	335 $
N22. Money owed to you in the form of mortgages held? 026 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	136 $	236 $	336 $
N23. Amount in executive or foreign pension plans? *For example, U.S. 401K plans.* 027 5 ◯ Yes → 6 ◯ No 7 ◯ DK 8 ◯ RF	137 $	237 $	337 $
N24. Other investments or financial assets? *Include: uncashed cheques, derivatives (e.g., futures contracts, options), short-term paper, NISA accounts (for farmers), brokerage accounts, precious metals, etc.* 028 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	138 $	238 $	338 $

	Total or Asset 1	Asset 2	Remainder
N25. Do you have any collectibles and valuables? *Examples: antiques, artwork, jewellery, collections of stamps, coins, dolls, automobiles, etc.* 029 5 ◯ Yes → 6 ◯ No 7 ◯ DK 8 ◯ RF	Current value: 139 $	239 $	339 $

N26. What is the approximate value of the contents of your principal residence? Provide the value if sold today, not the insured or replacement value.

Include: major appliances, electronic equipment, furniture other than antiques.

Enter the response.

030

01)	under $1,000	09)	$75,000 - $99,999
02)	$1,000 - $4,999	10)	$100,000 - $149,999
03)	$5,000 - $9,999	11)	$150,000 - $199,999
04)	$10,000 - $19,999	12)	$200,000 - $299,999
05)	$20,000 - $29,999	13)	$300,000 - $499,999
06)	$30,000 - $39,999	14)	$500,000 - $749,999
07)	$40,000 - $49,999	15)	$750,000 - $999,999
08)	$50,000 - $74,999	16)	$1,000,000 or more

N27. Do you have other assets not already described? *Examples: copyrights, patents, royalties, etc.* 031 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	Current value: 140 $	240 $	340 $

O Debts

We now have some questions about your (family's) debts. Once again, "you" refers to you and all family members in the household. If applicable, remember to exclude any debts or loans associated with any business you own.

	Total or Debt 1	Debt 2	Remainder
	Report dollars only, not cents		
Indicate the amounts still owed for each of the following:			
O1. Mortgages on real estate or property other than your principal residence?			
(a) In Canada? 001 1 ○ Yes → 2 ○ No 3 ○ DK 4 ○ RF	101 $	201 $	301 $
(b) Outside Canada? (In Canadian dollars) 002 5 ○ Yes → 6 ○ No 7 ○ DK 8 ○ RF	102 $	202 $	302 $
O2. Loans for cars, trucks, vans or sport utility vehicles? 003 1 ○ Yes → 2 ○ No 3 ○ DK 4 ○ RF	103 $	203 $	303 $
O3. Loans for other vehicles, watercraft and aircraft? 004 5 ○ Yes → 6 ○ No 7 ○ DK 8 ○ RF	104 $	204 $	304 $

	Total or Debt 1	Debt 2	Remainder
Do you have outstanding balances on:			
O4. VISA, MasterCard, American Express, Diners Club/enRoute? *Amount still owing on your last bill excluding new purchases.* 005 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	105 $	205 $	305 $
O5. Other credit cards? *Amount still owing on your last bill excluding new purchases. Include retail store cards, gas station cards, etc.* 006 5 ◯ Yes → 6 ◯ No 7 ◯ DK 8 ◯ RF	106 $	206 $	306 $
O6. Deferred payment and installment plans unless already reported in the previous question. 007 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	107 $	207 $	307 $
O7. (a) A home equity line of credit? 008 5 ◯ Yes → 6 ◯ No 7 ◯ DK 8 ◯ RF	108 Amount owing: $	208 Amount owing: $	308 Amount owing: $
(b) Other lines of credit? 009 1 ◯ Yes → 2 ◯ No 3 ◯ DK 4 ◯ RF	109 Amount owing: $	209 Amount owing: $	309 Amount owing: $